

## CLAIMS

### What is claimed:

- 1 1. A method for tailoring information to characteristics of an information user, comprising the  
2 acts of:
  - 3 a) passing a request object containing at least one profile element to an arbiter;
  - 4 b) selecting a personalization engine from a plurality of personalization engines by the  
5 arbiter;
  - 6 c) accessing a content database to retrieve a personalized content object identified by the  
7 personalization engine selected by the arbiter.
- 1 2. The method of claim 1, further comprising the act of passing the personalized content object to  
2 an application program.
- 1 3. The method of claim 2, wherein the application program is a web browser.
- 1 4. The method of claim, 1 further comprising the act of sending the request object over a  
2 communication network.

1 5. The method of claim 4, wherein the communication network is the Internet.

1 6. The method of claim 1, further comprising the acts of:

2 d) accessing a profile database that stores profile elements associated with the request  
3 object;

4 e) retrieving from the profile database at least one profile element associated with the  
5 request object; and

6 f) including in the request object the at least one profile element retrieved from the profile  
7 database.

8 7. The method of claim 1, wherein the plurality of personalization engines comprises at least two  
9 personalization engines selected from the group consisting of a rule-based personalization engine,  
10 a predictive-modeling personalization engine, and a collaborative filtering personalization engine.

1 8. Apparatus for tailoring information to characteristics of an information user, the apparatus  
2 comprising:

3 a) an arbiter for accepting and analyzing a request object; and

4 b) a plurality of personalization engines for selecting at least one personalized content  
5 object from a content database;

6 wherein the arbiter selects a personalization engine from the plurality of personalization  
7 engines, and the selected personalization engine selects the at least one personalization content  
8 object from the content database.

9 9. The apparatus of claim 8, further comprising output logic for passing the at least one  
10 personalization content object to an application program over a communication network.

11 10. The apparatus of claim 9, wherein the communication network is the Internet.

12 11. The apparatus of claim 9, wherein the application program is a web browser.